

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/8/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Val T. Johnson
7853 S. Coles Ave.
Apt. 1W
Chicago, IL 60649

Case Number: 15-12584
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-0939

Attorney for Debtor(s) (name and address):

David M Siegel
David M. Siegel & Associates
790 Chaddick Drive
Wheeling, IL 60090
Telephone number: 847 520-8100

Bankruptcy Trustee (name and address):

Tom Vaughn
55 E. Monroe Street, Suite 3850
Chicago, IL 60603
Telephone number: 312 294-5900

Meeting of Creditors:

Date: May 4, 2015

Time: 12:30 PM

Location: 55 East Monroe, Suite 3850, Chicago, IL 60603

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/3/15**

For a governmental unit (except as otherwise provided in Fed. R.
Bankr. P. 3002(c)(1)): **10/5/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: June 10, 2015, Time: 11:00 AM, Location: 219 South Dearborn, Courtroom 682, Chicago, IL 60604

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/6/15

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: April 9, 2015

EXPLANATIONS

B9I (Official Form 9D) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

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 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Val T. Johnson
 Debtor

Case No. 15-12584-JBS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson
 Form ID: b9i

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 Total Noticed: 37

Date Rcvd: Apr 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2015.

db +Val T. Johnson, 7853 S. Coles Ave., Apt. 1W, Chicago, IL 60649-4856
 23153539 AT&T, Bankruptcy Dept, 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613
 23153540 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727
 23153536 +Arnold Scott Harris, 111 W. Jackson, #600, Chicago, IL 60604-3517
 23153537 +Arnold Scott Harris, P.C., 222 Merchandise Mart Plaza, Suite 1932, Chicago, IL 60654-1420
 23153541 +Atg Credit, 1700 W Cortland St Ste 2, Chicago, IL 60622-1166
 23153542 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 23153543 Cci, PO Box 212609, Suite 110, Augusta, GA 30917-2609
 23153544 +City of Chicago, Dept. of Revenue, PO Box 88292, Chicago, IL 60680-1292
 23153545 City of Chicago Parking, 121 N LaSalle Street, Room 107A, Chicago, IL 60602-1232
 23153546 Comcast, PO Box 3002, Southeastern, PA 19398-3002
 23153547 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965
 23153551 DCSE/MRU, Bankruptcy Reporting Contact, P.O. Box 19405, Springfield, IL 62794-9405
 23153552 +Dr. Joseph S. Thomas M.D., 410 Connell Rd, Ste T, Valdosta, GA 31602-1899
 23153553 +Dupage County Circuit Court, PO Box 707, Wheaton, IL 60187-0707
 23153555 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 23153556 Felecia Evans, c/o State Disbursement Unit, P.O. Box 5400, Carol Stream, IL 60197-5400
 23153558 Great Lake Educational Loan Serv, 2401 International Lane, Madison, WI 53704-3121
 23153559 +Ill.Dept. of Healthcare & Family, Div. of Child Support Enforce-MRU,
 509 South 6th, 4th Floor, Springfield, IL 62701-1809
 23153560 +Illinois Institute of Art at Chicag, 350 N Orleans St, Suite 136, Chicago, IL 60654-1975
 23153561 +Illinois Tollway, Attn:Attorney General Legal Dept., 2700 Ogden Ave.,
 Downers Grove, IL 60515-1703
 23153563 +Joseph S Thomas M D, 410 Connell Rd, Suite T, Valdosta, GA 31602-1899
 23153564 +Peoplesene, 130 E Randolph Drive, Chicago, IL 60601-6207
 23153565 +Presence Saint Francis Hospital, 621 17th Street, Suite 1800, Denver, CO 80293-0621
 23153566 +St. Francis Hospital, 355 Ridge Ave, Evanston, IL 60202-3399
 23153567 Stellar Recovery Inc, 1327 Highway 2 Wes, Kalispell, MT 59901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: davidsiegellaw@hotmail.com Apr 10 2015 00:51:06 David M Siegel,
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Apr 10 2015 00:52:57 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Apr 10 2015 00:52:08 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 23153538 +EDI: CINGMIDLAND.COM Apr 10 2015 00:28:00 AT&T, Bankruptcy Dept, 5407 Andrew Highway,
 Midland, TX 79706-2851
 23153535 +E-mail/Text: bankruptcy@acbhq.com Apr 10 2015 00:51:51 American Credit Bureau,
 2755 S Federal Hwy, Boynton Beach, FL 33435-7742
 23153548 E-mail/Text: legalcollections@comed.com Apr 10 2015 00:53:14 Commonwealth Edison,
 Bankruptcy Department, 2100 Swift Drive, Oak Brook, IL 60523-1559
 23153550 E-mail/Text: legalcollections@comed.com Apr 10 2015 00:53:14 Commonwealth Edison,
 PO Box 6111, Carol Stream, IL 60197-6111
 23153549 E-mail/Text: legalcollections@comed.com Apr 10 2015 00:53:14 Commonwealth Edison,
 Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204
 23153554 +E-mail/Text: bknotice@erccollections.com Apr 10 2015 00:52:19 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 23153557 +E-mail/Text: bknoticing@grantweber.com Apr 10 2015 00:52:18 Grant & Weber,
 Attn: Bankruptcy, 26575 W. Agoura Rd., Calabasas, CA 91302-2975
 23153562 EDI: IRS.COM Apr 10 2015 00:28:00 IRS, Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: nbatson
Form ID: b9i

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Total Noticed: 37

Date Rcvd: Apr 09, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2015 at the address(es) listed below:

David M Siegel on behalf of Debtor Val T. Johnson davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3